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TDECU CONNECTION

THE INSIDE SCOOP ON YOUR FINANCES, YOUR
FINANCIAL FUTURE AND MANAGING YOUR MONEY.

ARE YOU PREPARED FOR A FLOOD?

Don't wait until it's too late. PG 4

MAY 2017



★ HAPPY ★
**MEMORIAL
DAY**

TDECU
YOUR CREDIT UNION

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MEMORIAL DAY

Memorial Day became an official federal holiday in 1971 in remembrance of men and women who died while serving in the U.S. military. While the day has become more known as the kick-off to summer, here are some ways to keep the true meaning of Memorial Day in your celebrations:

DECORATE A FLAG BANNER

Keep the day patriotic with some decorations made with love and care by you and your kids. Grab some paper, yarn, markers, crayons and scissors. Cut the paper into triangles and decorate each in red, white and blue. String them on the yarn, and hang them up. It's an easy way to get the kids involved and decorate for the day.

BAKE SOME PATRIOTIC TREATS

A little food coloring can go a long way. Decorate some cupcakes with red, white and blue icing, or even color the cake itself! For a little extra flare, add some flag and star decorations on your cupcakes.

PAUSE AT 3:00 P.M.

During the hustle and bustle of the day, take a moment to pause at 3:00 p.m., local time, in an act of national unity. The National Moment of Remembrance was established by Congress to give Americans the opportunity to take time to honor those who died in service to the United States.

Thank you to all of our servicemen and servicewomen!



2017 HLS&R FUN ON THE FARM

We were so proud to be a partner of the 85th annual Houston Livestock Show and Rodeo™, which drew a record-breaking number of visitors this year! TDECU's Fun on the Farm drew close to 110,000 little farmers. Since its beginning in 1932, the Show has committed more than \$430 million to the youth of Texas. We are excited to once again be a sponsor of Fun on the Farm and support the communities we serve. Thank you to all of our TDECU volunteers and participants!



2017 FRONTIER FIESTA

Frontier Fiesta, established in 1939, is the University of Houston's oldest and proudest tradition. The student-led and run event celebrates the University, its students, faculty and staff that work so hard to support the community. As a sponsor of the event, we are proud to help keep the tradition going! GO COOGS!



AN ANNUAL MEETING TO REMEMBER

Thank you to all our wonderful Members who came out in support of TDECU's 2017 Annual Meeting.

This was TDECU's 62nd meeting and second time to simulcast the event at the Dow Academic Center in Lake Jackson to satellite locations in Victoria, TDECU Stadium and Dallas/Forth Worth markets. We had nearly 1,000 Members in attendance at the event. The meeting, as always, included our traditional cash prize giveaways, delicious desserts and refreshments, as well as a products and services expo from our lines of business.

2017 ANNUAL MEETING ELECTION RESULTS

Thank you for joining us at our 62nd Annual Meeting on March 30th. *The results of the Board of Directors election are:*

THREE-YEAR BOARD TERMS:



DANIEL BUCHE



DAVID OZUNA



ED ZINGLEMAN

THE NEXT BOARD ELECTION WILL TAKE PLACE IN 2018.

EVENTS CALENDAR

HOLIDAY CLOSINGS

MEMORIAL DAY

Monday, May 29, 2017

All Member Centers will be closed to observe and honor the federal holiday.

SAVE THE DATE

LEMONADE DAY

Saturday, May 20, 2017

Greater Crossroads Area

For more information, visit: Crossroads.LemonadeDay.org

HOMEBUYER SEMINAR

Wednesday, May 24, 2017

Lake Jackson Civic Center

333 Highway 332

Lake Jackson, TX 77566



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MORTGAGE

*Credit approval required. Certain terms and conditions may apply. We require a copy of the Loan Estimate and Closing Disclosure from the competitor for comparison purposes in order to receive the \$250 if we can't meet or beat your qualified rate. Visit TDECU.org/Mortgage for complete requirements.



CELEBRATE WITHOUT THE WORRY

Paying for life's special occasions, such as graduations to weddings – and everything in between – can often be expensive and cause unnecessary stress. Let us help take away the worry and make your special occasion even more extraordinary with a TDECU Celebration Loan.

- Rates as low as 3.74% APR*
- Flexible Terms
- No Collateral Required

Apply Today at TDECU.org!

*APR = Annual Percentage Rate. See credit union for full terms/conditions.

OUR MEMBERS SAY IT BEST

"I've been to a couple of financial institutions in my life, but none have been as helpful as TDECU. They are everywhere I need them to be. Since joining TDECU, I established credit and recently bought my first car! Thanks to them I have the ability to attend classes at the University of Houston. THANKS TDECU AND GO COOGS!"

– Cindy G.
Member since 2015

WHICH IS RISKIER?

Skydiving is risky; however, not having life insurance to take care of your loved ones is riskier. It means they would suffer financially if something happened to you. And that's a risk you don't have to take.*

At TDECU, our approach to life insurance is different. We not only look at what your financial picture is today, but also consider what your financial needs will be for the future. We also review your life insurance annually to make sure your policy keeps up with your life's many changes.

Life insurance is more affordable than most people think. The first step in protecting your family's future is committing to finding out what kind of coverage is right for you today.

To schedule your complimentary, no obligation financial planning consultation, call **877.635.7028** or visit **TDECU.org/Investing-and-Planning**.

*LifeHappens.org

Securities and Financial Planning offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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ARE YOU PREPARED FOR A FLOOD?

An unexpected tragedy hit our community in 2016 when the Brazos River flooded. With hurricane season quickly approaching, it is important you consider adding a flood insurance policy to your home protection package. Flood insurance policies have a 30-day waiting period, so now is the time to make sure you are protected in the event of rising water.

Are you prepared?

Consider the following facts:

- Floods happen in all 50 states.
- Floods are the #1 natural disaster in the U.S.
- Many home owners do not realize flood is excluded from their homeowners policies.
- More than 20% of floods are in low-to-moderate flood zones.
- Everyone lives in a potential flood zone.

TDECU Insurance Agency, LLC is here to help reduce the financial impact disasters have on you. Don't wait until it's too late. Contact TDECU Insurance Agency, LLC today at **888.833.7358**, or email **Insurance@TDECUInsurance.org**.

Insurance products are not deposits, not NCUA insured and not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union.

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*APY= Annual Percentage Yield.
Restrictions apply. See credit union for full terms/conditions.

